



What could make the European Digital Identity Wallet fail?

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Will the EUDIW be a success?

Outcome scenarios



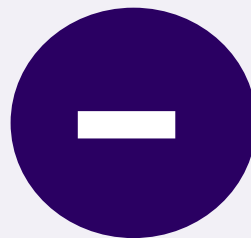
Wallet is a success

Everybody in the EU has one



Wallet is a failure

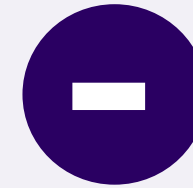
It's there but no-one uses it



Wallet is a partial success

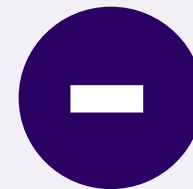
Widely used in some Member States

Are states on time for end-26?



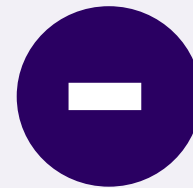
5 states are very likely there

Clear and convincing plans



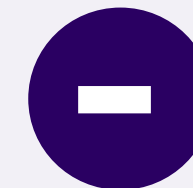
10 states likely but concerns

Good planning but maybe not in time



8 states might be there

Running, but will likely be late



7 states (very) unlikely there

No convincing plan, or at least no visible plan

<https://www.signicat.com/blog/eudi-wallets-only-one-year-to-launch>

First wallets will have minimal functionality – usability, promise too much?
Some wallets will not yet be EUDIWs (e.g. Poland, Italy, Belgium)

Will core actors buy in?

Attitude of actors

- ❓ Will governments promote it?
Or establish only a nominal EUDIW offering
- ❓ Will users want it?
There, but voluntary and no-one uses it
What will useability look like?
- ❓ Will service providers use it?
You may use it, but alternatives are promoted
User may or may not have EUDIW – additional
Support both EUDIW and “the usual way” – extra






The eID landscape

- Today's eIDs
Will continue in parallel with wallets
- Wallets in general
The big tech's wallets
eIDs develop into wallets plus new ones
Not subject to EU Wallet regulations
- EU Wallets
Privileged – and limited – by regulation



Will there be commercial incentives?

The unanswered problems

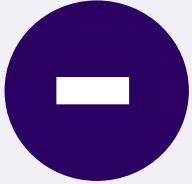
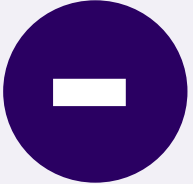
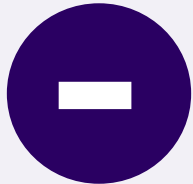
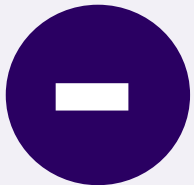

-  **Every role needs a business model**
Either government funding or sufficient income
Wallet provider, (Q)EAA provider, signing provider
-  **Trust services are per def. commercial**
(Q)EAA and signing – but architecture makes payment difficult
-  **Open infrastructure, no agreements**
30+ Wallets, many (Q)EAA actors, 30+ remote sign services
Where do actors pay – if the need to pay? Liability?
-  **What is the cost for governments?**
Establish national infrastructure and maintain it
Organisation, operations, help desk, marketing,.....
-  **Will governments end up paying it all?**
Subsidising actors that today pay for identity services

Without income options

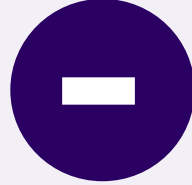
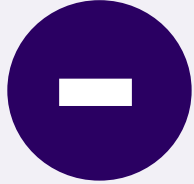
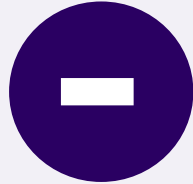
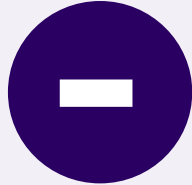
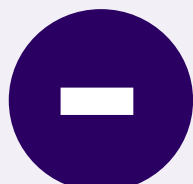
-  **EUDIW ecosystem may collapse**
No attribute attestation providers
-  **No innovative use cases**
Innovators need to get paid
Innovations may target other wallets
-  **Static solution for government**
Private sector stays out

Will the EU Wallet facilitate fraud?

There will be....

-  **Wrongly issued Wallets**
To wrong person
-  **Phishing and fraudulent services**
Even with mandatory registration of all Wallet services
-  **Wallet takeover**
By attacks or by relations taking control
-  **People using their Wallet for fraud**
Deliberately, threatened, tricked
-  **Who takes liability?**
Wallet/PID/attribute issuer, service provider, user?

The EU Wallet

-  **Complex to the user**
Easy to get fooled?
-  **Only user can track transactions**
Transaction history in Wallet
-  **No tracking of normal behaviour**
Outside of Wallet – the user's pattern
-  **No cross-service use red flags**
Only the behaviour that each service detects
-  **Difficult post-incident investigation**
User must release the evidence

Thank you!

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